

SPOTLIGHT

American Income Life • December 2001 • Monthly Magazine

Pinnacle of SUCCESS



Darrell Dorey



Carla Miller



Michael Redd

AIL's New Record Breakers

50th
AIL
Anniversary

Celebrating 50 Years Of Success

www.aile.com

Volume 34 Number 12

Faith



from the desk of
Roger Smith
Executive Vice President,
Director Of Agencies

We will always remember where we were on the morning of Sept. 11, the images on television, the expressions of disbelief and grief on the faces of family and friends. Our hearts sank as the reality of those events began to register. However, ours is a nation with spirit and unwavering faith. This year our faith has faced one of its greatest tests and once again withstood the challenge. The history books will undoubtedly

include a chapter on how the spirit of America rose out of the ashes of tragedy, how a global family united in a fight against terrorism, and how people of all beliefs came back stronger, more determined,

and unafraid.

It has also been a significant and historical year for American Income. We came together at the beginning of this year, united in a commitment to reach a \$60 million goal. We committed ourselves to writing the production, while creating greater opportunities, and pushing our personal boundaries. In January, I explained if we could do it as individuals, then there would be no stopping us as a Company.

You took that challenge to heart and many of you will achieve your personal best this year. Three individuals pushed their limits to become record breakers this month. Carla Miller shattered Thomas Glenn's monthly individual production

record by writing over \$41,000 of Net ALP! Michael Redd, a two-time record breaking General Agent, broke his own record by producing over \$94,000 of First Year Agent production! Darrell Dorey, a P.R. Representative in Nova Scotia, signed an incredible 119 TGs in November alone! Without the individual efforts of people like Carla, Michael and Darrell, American Income would not be where it is today!

It takes a great deal of faith to go out every day, not knowing what will happen by the day's end, continuously believing in what you do and what you offer. I salute your courage and fortitude in facing the daily challenges of selling an often intangible, but vitally important product called life insurance. Together you have brought security and peace of mind to our policyholders. You have set an example to those around you through your consistency. Most importantly, you have all held firm in your faith and belief in the AIL opportunity.

As Agents, Managers and P.R. Representatives, you have responded to the challenges of 2001 with courage and boundless enthusiasm. You have helped hundreds of thousands of families this year. In fact, by the year's end you will have submitted over 330,000 applications! I am proud of our achievements this year, but I am more excited and encouraged by the spirit of success permeating every corner of every Agency. It is your spirit combined with an unwavering faith which will carry us to our new \$70 million goal and whatever 2002 brings our way!

From everyone at the Home Office, we wish you all the best this holiday season!

"When you come to the edge of all the light you know, and are about to step off into the darkness of the unknown, faith is knowing one of two things will happen: There will be something solid to stand on or you will be taught how to fly."

— Barbara J. Winter

Dates to Remember

Dec. 28 (Friday), 2001

All business and PR credits must be received in Waco to count for December production.

Dec. 28 (Friday), 2001

Year-end business cut-off date. All business and PR credits must be received in Waco to count for 2001 production.

Jan. 1 (Thursday-Saturday), 2002

The Home Office will be closed for New Year's Day.

Jan. 24-26 (Monday-Tuesday), 2002

Leadership Development Seminar in Waco.

Getting it Right

In the November issue of *Spotlight*, Al-Karim Waiji's YTD Personal Production should have been listed as \$92,474, which would have put him in 18th place for the YTD Personal Producers.



In addition, Supervising Agent Maurice Davies' picture shown on Page 10 was incorrect. The correct picture of Maurice Davies is shown here.

We apologize for any inconvenience or confusion this may have caused.

Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, top producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— November

Net to Gross: 77 percent

Persistency: 73.90 percent

Note: These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from an Agent's hire date.

Viva Las Vegas

Conquer your market and join us at Caesars Palace next June for a fabulous rendezvous — Roman style.

Look for final convention qualifiers and stage recognition information in an upcoming issue of *Spotlight*.

"Veni, Vidi, Vici." ("I came, I saw, I conquered.")

—Julius Caesar A.D. 121



November Record Breakers



Carla Miller
Chris Lafond Agency

Carla Miller broke Thomas Glenn's monthly production record with \$41,337 of Net ALP. When asked how she did it, she replied, "Dedication to what you do is the most important asset you have. I made a commitment to myself, set a goal, followed a schedule, remained consistent and got out there every day and worked for it." "Carla Miller will be one to watch in 2002," says Chris Lafond, Carla's SGA. "Carla is highly organized, has a disciplined work ethic and is persistent in getting the business on the books." We will definitely be on the look out for this mover and shaker. *Congratulations Carla!*



Michael Redd
Ed Orell Agency

Mike's been on the move for the past two months, breaking Alan Becker's monthly First Year Agent production record in October and breaking his own record in November. He attributes the success first and foremost to his team of Agents, "My guys, my crew, they are the ones who make it happen!" Mike says he starts out each day with complete focus and 100 percent commitment. "I begin each day with the end in mind; you can't find your way if you don't know where you're going." With breaking all four MGA records in mind, Mike is also one to watch in 2002. *Congratulations Mike!*



Darrell Dorey
Ramin Kouladji Agency

Darrell Dorey broke Patti Morgan's monthly group total by signing 119 groups in November. Darrell, a self-proclaimed work-horse, told us, "I work hard at maintaining, and even surpassing, goals once thought impossible." Darrell works 20-hour days, six days a week, and without taking a breath he says, "I love what I do!" We sure are glad Darrell loves what he does! What makes Darrell so good? "I believe in what Bernard used to say, 'Dream big and implement realistically.'" *Congratulations Darrell!*

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You Ain't Seen Nothing Yet!

Promoted To Supervising Agent

Elaine Abbott Eric Gigliano New Jersey	Mary Ayarzagotta Marc Zipper Florida	Cynthia Bashaw Marc Zipper Florida	Leslie Benson Rick Allig Minnesota	Machelle Berry Jatoni-Poti California	Leonardo Brems Rick Allig Hawaii
Gaele Chantome Ali Shahrak North Carolina	Chris Christensen Ed Orell Texas	Melanie Cohen Kevin Khadivian Massachusetts	Keith Cornwell Mark Hancock Indiana	Melissa Coyne Ali Shahrak North Carolina	Tom Dambroski Eric Gigliano New Jersey
Jason Danielson Rick Allig Minnesota	Barry Deardriff Eric Gigliano Pennsylvania	Jim Fahar David Cohen California	Steven Felix Rick Allig Washington	Lincoln Fischer Rick Allig Tennessee	Bryan Fratt Ed Orell Texas
Zenotha Gardner Larry Ganeser Illinois	Roger Geering Steve Friedlander New Zealand	Eduardo Gonzalez Scott Smith Illinois	Tracy Haden Kevin Pawlowski Texas	Margaret Hammond Fara-Whittinghill California	Mark Hart Eric Gigliano New Jersey
David Hinman Rick Allig Washington	Matthew Howland Rick Allig Washington	Darmeny Jones Rick Allig Washington	Clifford Kearbey Larry Ganeser Illinois	Mahmoud Kenareh Ali Shahrak North Carolina	Scott King Ed Orell Texas
Shon Lange Scott Smith Illinois	Paul Lewis Wittenbach-Gebrosky Mississippi	Robert Lewis Kevin Pawlowski Texas	Trung Lu Rick Allig British Columbia	Erik Martinez Larry Ganeser Wisconsin	Sarah McGahan Barbara Zeall Massachusetts
Nathan Mechler Lloyd Fitzgerald Texas	Paula Mierendorf William Jennings Utah	Deric Moten Ed Orell Texas	Sharon Norfleet Matt Blumert Maryland	Heidi Park Rick Allig Hawaii	Sanford Pass Eric Gigliano New Jersey
Bruce Pavlich Mike Jones Ohio	Amy Placco Kevin Khadivian Rhode Island	Brian Quinn Larry Ganeser Kansas	Diane Richardson Rick Allig Alberta	Curt Robertson Rick Allig Washington	Steven Schmolli Rick Allig Washington
Bobak Schnackel Rick Allig Washington	Susan Schweitzer Rick Allig North Dakota	Scott Stevens Fara-Whittinghill California	Tammy Warren Rick Allig Washington	Charles Williams Ali Shahrak North Carolina	Nicole Winn Robert Hughes North Carolina
Michael Wright Ed Orell Texas	Tammy Zurak Joseph Menone Wisconsin				

Promoted To General Agent

Lacount Anderson Ali Shahrak North Carolina	James Bailey Larry Ganeser Illinois	Hamidreza Bassir Marc Zipper Florida	Zulfikar Bhukera Scott Smith Michigan	Robert Biddle Hancock-Boles Kentucky	Charlene Bonsignore Gay Roselle Hawaii
Stephannie Browder Dennis Jehler Pennsylvania	DeMario Cooper Larry Ganeser Illinois	Maurice Davies Steve Friedlander New Zealand	Craig Dimmig Dennis Jehler Pennsylvania	Vann Durham Matt Blumert Maryland	Wes Elder Steve Friedlander New Zealand
James Gary Ryan Whitley Alabama	Allen Green Richard Kuff New York	Sam Hartleroad Hancock-Boles Ohio	Shawn Kuntz Larry Ganeser Kansas	Roland Lewis Ryan Whitley Alabama	Robert Manzi Daniel Zeall Connecticut
Whitney Meadows Robert Hughes North Carolina	Chad Nelson Ryan Whitley Alabama	Gordon Reddin Richard Neal Arkansas	John Rice Jatoni-Poti California	Gregory Robson Allig-Marilyn Hawaii	Michael Saracino Dennis Jehler Pennsylvania
Leo Soucy Rick Mansfield Maine	Ed Stallworth-Cherry Kevin Pawlowski Texas	Craig VanCamp Gary Blaser Wisconsin	Bill Wade Hancock-Boles Ohio		

Promoted To Master General Agent

Brenda Carson Matt Blumert Maryland	Timothy Collier Marc Norton Ohio	James Dattilo Marc Zipper Florida	Mindy Guisewite Matt Blumert Maryland	Chris Howard Kevin Pawlowski Texas	Barry Kiser James Saraco Ohio
Leonard Leach Ryan Whitley Alabama	James Logan Hughes-Parikh North Carolina	Innocent Okeke Matt Blumert Maryland	Scott Shirk Dennis Jehler Pennsylvania	Neil Zeigler Dennis Jehler Pennsylvania	



1. Carla Miller
Omaha, NE
Record Breaker!



2. David Wang
Downer's Grove, IL



3. John Rice
Walnut Creek, CA



4. David Ballard
Walnut Creek, CA



5. Harold McSweeney
Albuquerque, NM



6. Timothy Cruise
Downer's Grove, IL



7. Steve Fujitani
Kaneohe, HI



8. Brian Martinez
Albuquerque, NM




9. Jeff Hermes
Houston, TX



10. Denard Cooper
Edison, NJ

INDIVIDUAL PRODUCERS

All Time Record to Beat			
 Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.
Name	Net ALP	Pers	N/G*
1. Carla Miller	\$41,337	79.49	83
2. David Wang	25,956	82.32	86
3. John Rica	21,557		89
4. David Ballard	20,897	77.26	79
5. Harold McSwaney	19,077		95
6. Timothy Cruise	17,001	80.48	79
7. Steve Fujitani	16,643	85.31	92
8. Brian Martinez	16,609		80
9. Jeff Hermes	16,382		100
10. Denard Cooper	15,463		87
11. Scott Remmey	14,891	85.97	82
12. James Peate	14,694	82.26	83
13. Deborah Peers	14,426		85
14. Marc Rosen	13,853		88
15. Nickolay Gusev	13,516	86.62	88
16. David Cassidy	13,344		100
17. Adrienne Ross	13,219		100
18. Ruben Soberanes	12,950	78.58	88
19. John Reinbott	12,584		95
20. Kelly McDonald	12,582		92
21. Arkadi Nulman	12,395	85.55	80
22. Charles Todd	12,103		90
23. Charles Rodriguez	12,016		94
24. Theodore Pappas	12,006		91
25. Shirley Amin	11,989		95
26. Brian Quinn	11,978		94
27. Michaela Landry	11,773	75.85	79
28. Margaret Hammond	11,576	87.29	86
29. Roxanne Vezina	11,387		86
30. Kevin Hollandsworth	11,352		91
31. Paul Lewis	11,310		93
32. Thomas Phillips	11,278		91
33. Daniel Phares	11,220	83.96	85
34. Cory Clarkson	11,171		80
35. John Bulecza	11,104		91
36. Ronald Hirschler	11,090	77.36	83
37. Chris Christensen	11,021		87
38. Derek Sandilands	11,011	87.42	79
39. Charles Otero	10,997		97
40. Diane Richardson	10,941		84
41. Sidney Hodgskiss	10,914	84.15	80
42. Erik Martinez	10,825		92
43. Machele Berry	10,708		81
44. Roger Hotz	10,692	77.01	82
45. Duane Roth	10,672		84
46. James Rassinier	10,642		79
47. Kubilay Isbilen	10,635		100
48. Shane Schmidt	10,497		100
49. Peter Bardeson	10,471	77.45	78
50. Leroy Frye	10,369		82

November Qualifiers

MGA	SGA
Eric Nichols	Chris Lafond
Doreen Ryan-Foti	Scott Smith
Doreen Ryan-Foti	Jatoft-Foti
	Jatoft-Foti
Eric Nichols	Robert Patterson
Dennis Muth	Scott Smith
Brian Martinez	Rick Altig
Den Goodwin	Robert Patterson
Jeffrey Dinocento	Kevin Pawlowski
Jeffrey Dinocento	Eric Giglione
James Peate	Eric Giglione
Steven Lee	Marc Zipper
Jeffrey Dinocento	Rick Altig
Vlad Basov	Eric Giglione
Timothy Simpson	Larry Geneser
Stephen Ross	Rick Altig
	Steve Friedlander
David Brister	Jatoft-Foti
Kelly McDonald	Eric Giglione
Vlad Basov	David Cohen
Robert Olson	Larry Geneser
Nicholas Nitkowski	Scott Smith
Theodore Pappas	Tom Williams
Lee Conti	Richard Rutt
Vlad Basov	David Cohen
Timothy Simpson	Larry Geneser
	Rick Altig
Ilija Orlovic	Furer-Whittinghill
Ervin Wheeler	Rick Altig
	Billy Faulkner
	Wittenbach-Ostrovsky
Matt Henderson	Marc Zipper
Daniel Phares	Marc Morton
David Zophin	Ed Orell
James Peate	Marc Zipper
Steve Foti	Jatoft-Foti
Kevin Lacy	Ed Orell
Melinda-Rae Lyse	Rick Altig
	Richard Rutt
Melinda-Rae Lyse	Rick Altig
Brian Traboulay	Rick Altig
Slav Bitman	Larry Geneser
Steve Foti	Jatoft-Foti
Jeffory Churchfield	Rick Altig
Slav Bitman	Larry Geneser
	Kevin Pawlowski
John McCreary	Furer-Whittinghill
Tony Sutton	Larry Geneser
Danny VanHouten	Joseph Manone
Paul Anderson	Larry Geneser

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat			
 Timothy Cruise	Net ALP \$242,696	Year 2000	
Name	Net ALP	Pers	N/G*
1. David Wang	\$198,070	82.32	86
2. Timothy Cruise	197,808	80.48	79
3. Ruben Soberanes	171,139	78.58	88
4. Carla Miller	154,633	79.49	83
5. Arkadi Nulman	130,817	85.55	80
6. Eddie Norman	126,902	88.64	81
7. Roland Parker	124,895	80.62	83
8. Nickolay Gusev	118,427	86.62	88
9. Peter Bardeson	117,733	77.45	78
10. James Peate	115,799	82.26	83
11. Steve Fujitani	114,507	85.31	92
12. David Ballard	109,819	77.26	79
13. Theodore Pappas	109,289		91
14. Derek Sandilands	106,598	87.42	79
15. Bill Wade	104,752	78.21	81
16. Eric Neal	104,464	78.49	80
17. Andrew Fike	100,604	84.36	92
18. Scott Remmey	99,337	85.97	82
19. Gregory Engrav	98,491	81.96	85
20. Mark Gagliardi	97,005	83.60	81
21. Jinzhou Zhao	96,798	87.95	91
22. Peter Nikolov	96,630	78.45	93
23. Wesley Bangs	94,894	80.59	84
24. Leslie Taylor	93,860	76.31	78
25. Daniel Phares	93,398	83.96	85
26. Rajeev Arora	92,906	86.03	83
27. Lorena Barriere	92,740	77.16	89
28. Ramin Maghsoud	91,785	77.80	90
29. Mark Bleier	91,775	87.48	87
30. David Thornton	90,372	93.08	93
31. Richard Sauer	90,371	80.35	84
32. Carl Boldon	90,000	80.89	86
33. Paul Anderson	87,963	85.87	81
34. Michael Thomas	87,665	77.24	81
35. Herman Libman	86,916	88.20	85
36. Brian Traboulay	86,586	84.57	85
37. Darrell Ballard	86,009	81.50	86
38. Hans Manseth	85,446	76.44	83
39. James Logan	84,740	84.07	91
40. Michael Perkins	84,110	74.94	86
41. Angeles Ordas	83,492	82.59	80
42. Sulbinder Hayer	83,165	81.04	80
43. Wai-Ming Wong	82,957	76.24	78
44. Errol Doerr	82,793	77.27	79
45. Bradley Kincaid	82,531	78.46	80
46. Kouassi Appiah	82,216	80.37	84
47. Maurice Davies	82,129	80.73	96
48. Duane Roth	81,898		84
49. Mindy Guisewite	80,430	84.33	79
50. Carmin Fusco	79,950	77.55	83

YTD Qualifiers

MGA	SGA
Eric Nichols	Scott Smith
Eric Nichols	Scott Smith
	Jatoft-Foti
	Chris Lafond
Vlad Basov	Larry Geneser
Eddie Norman	Scott Smith
Roland Parker	Tom Williams
Vlad Basov	Larry Geneser
Danny VanHouten	Joseph Manone
James Peate	Marc Zipper
Dennis Muth	Rick Altig
Doreen Ryan-Foti	Jatoft-Foti
Theodore Pappas	Richard Rutt
Melinda-Rae Lyse	Rick Altig
Jack Seitz	Hancock-Boles
Slav Bitman	Larry Geneser
Elizabeth Mallon	Robert Glover
Jeffrey Dinocento	Eric Giglione
Steven Engrav	Rick Altig
Doreen Ryan-Foti	Jatoft-Foti
Wilbur Smith	Rick Altig
Stephen Ross	Steve Friedlander
Wendell Bangs	Rick Altig
Slav Bitman	Larry Geneser
Daniel Phares	Marc Morton
Brian Traboulay	Rick Altig
Lee Conti	David Cohen
Larry Kudlacek	Ed Orell
	Gary Bleier
Erik Graham	David Cohen
David Brister	Eric Giglione
	Zeldner-Cowan
Paul Anderson	Larry Geneser
Michael Thomas	Robert Smith
Herman Libman	Lisa D'Amico
Brian Traboulay	Rick Altig
Darrell Ballard	Jatoft-Foti
Hurst Kopp	Rick Altig
James Logan	Robert Hughes
Doreen Ryan-Foti	Jatoft-Foti
	Furer-Whittinghill
Roger Fung	Rick Altig
Don Wold	Rick Altig
Wendell Bangs	Rick Altig
Rory Lee	Rick Altig
Rory Lee	Rick Altig
Rory Lee	Rick Altig
Rory Lee	Rick Altig
Stephen Ross	Steve Friedlander
Slav Bitman	Larry Geneser
Mindy Guisewite	Matt Blumert
Vito Pecoraro	Eric Giglione

*Percentage of Net to Gross

\$750+

\$600+

Agent	SGA	Agent	SGA
David Ballard	Jatoft-Foti	John Bulecza	Marc Zipper
Denard Cooper	Eric Giglione	David Cassidy	Rick Altig
Timothy Cruise	Scott Smith	Leroy Frye	Larry Geneser
Steve Fujitani	Rick Altig	Erik Martinez	Larry Geneser
Nickolay Gusev	Larry Geneser	Kelly McDonald	David Cohen
Jeff Hermes	Kevin Pawlowski	Arkadi Nulman	Larry Geneser
Brian Martinez	Robert Patterson	James Peate	Marc Zipper
Harold McSweeney	Robert Patterson	Deborah Peers	Rick Altig
Carla Miller	Chris Lafond	John Reinbott	Eric Giglione
Theodore Pappas	Richard Rutt	Charles Rodriguez	Tom Williams
Scott Remmey	Eric Giglione	Marc Rosen	Eric Giglione
John Rice	Jatoft-Foti	Adrienne Ross	Steve Friedlander
Ruben Soberanes	Jatoft-Foti	Duane Roth	Larry Geneser
David Wang	Scott Smith	Charles Todd	Scott Smith

\$500+

\$400+

Agent	SGA	Agent	SGA
Shirley Amin	David Cohen	Nikhil Achrekar	Rick Altig
Steven Austin	Marc Zipper	Larry Adebessin	Matt Blumert
Kevin Bailey	Durhon Oldham	Rajeev Arora	Rick Altig
Peter Bardeson	Joseph Manone	Wesley Bangs	Rick Altig
Lorena Barriere	David Cohen	Michael Barrett	Rick Altig
Machelle Berry	Jatoft-Foti	Alan Becker	Larry Geneser
Chris Christensen	Ed Orell	Jeffrey Bell	Zeidner-Cowan
Corey Clarkson	Ed Orell	Jessica Bergren	Rick Altig
Volodymyr Derevyanyy	Rick Altig	Robert Biddle	Hancock-Boles
Margaret Hammond	Furer-Whittinghill	Mark Bleier	Gary Bleier
Hal Herman	Durhon Oldham	Steven Calver	Steve Friedlander
Ronald Hirschler	Jatoft-Foti	Marla Carvalho	Furer-Whittinghill
Sidney Hodgskiss	Rick Altig	Lawrence Dennis	Zeidner-Cowan
Kevin Hollandsworth	Billy Faulkner	Wes Elder	Steve Friedlander
Roger Hotz	Rick Altig	Tracy Haden	Kevin Pawlowski
Kubilay Isbilien	Furer-Whittinghill	Ryan Hungate	Furer-Whittinghill
Michaela Landry	Rick Altig	Roger Jones	Richard Neal
Paul Lewis	Wittenbach-Ostrovsky	Clifford Kearbey	Larry Geneser
Charles Otero	Richard Rutt	Douglas Levota	Larry Geneser
Tim Oztunguc	Scott Smith	Mario Lozano	Scott Smith
Daniel Phares	Marc Morton	Hans Manseth	Rick Altig
Thomas Phillips	Marc Zipper	Mark Matthews	Hancock-Boles
Brian Quinn	Larry Geneser	Clay Nguyen	William Devine
James Rassinier	Kevin Pawlowski	Roland Parker	Tom Williams
Diane Richardson	Rick Altig	Henry Penner	Marc Zipper
Andrew Rossberg	Richard Rutt	Joshua Robinson	Larry Geneser
Derek Sandilands	Rick Altig	Hugo Rust	Jatoft-Foti
Shane Schmidt	Larry Geneser	Imran Satti	Joshua Chalom
Thaddeus Szuwalski	Eric Giglione	Kobina Sekyi	Joseph Manone
Roxanne Vezina	Rick Altig	Christopher Stephens	Jatoft-Foti
Matthew Wolfanger	Durhon Oldham	Brian Traboulay	Rick Altig
Brian Zophin	Ed Orell	John Vargas	Tom Williams

November Qualifiers

Personal Producers

All Personal Producers who write \$5,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary key ring light and license plate frame. The winners are as follows:

Nikhil Achrekar	Steven Calver	Timothy Houser	Antonio Moore	David Schoonover
Larry Adebessin	Jeffrey Carey	Ryan Hungate	Clay Nguyen	Kobina Sekyi
Shirley Amin	Marla Carvalho	Kubilay Isbilien	Shawn O'Connell	Amy Shamaiev
Rajeev Arora	Chris Christensen	Samuel Jaines	Charles Otera	Moneesha Smith
Steven Austin	Cory Clarkson	Celedonio Javier	Tim Oztunguc	Christopher Stephens
Kevin Bailey	Maurice Davies	Roger Jones	Roland Parker	George Sturge
Wesley Bangs	Lawrence Dennis	Clifford Kearbey	Henry Penner	Thaddeus Szuwalski
Peter Bardeson	Volodymyr Derevyanyy	Edward Kim	Daniel Phares	Leslie Taylor
Michael Barrett	Dallas Dixon	Jennifer Kleskie	Thomas Phillips	David Thornton
Lorena Barriere	Wes Elder	Michaela Landry	Brian Quinn	Brian Traboulay
Alan Becker	Steven Engrav	Douglas Levota	Donna Rader	Robert Ulreich
Jeffrey Bell	Leroy Frey	Paul Lewis	James Rassinier	John Vargas
Jessica Bergren	Thomas Gasparenas	Herman Libman	Diane Richardson	Roxanne Vezina
Machelle Berry	Tracy Haden	Mario Lozano	Daniel Rivera	Bill Wade
Robert Biddle	Margaret Hammond	Ramin Maghsoud	Joshua Robinson	Matthew Wolfanger
Robert Bingham	Sam Hartleroad	Hans Manseth	Andrew Rossberg	Jaber Wong
Mark Bleier	Hal Herman	Robert Manzi	Duane Roth	Jinzhou Zhao
Celine Boudreau	Ronald Hirschler	Erik Martinez	Hugo Rust	Brian Zophin
Alfred Brenner	Sidney Hodgskiss	Paul Martinez	Derek Sandilands	
John Bulecza	Kevin Hollandsworth	Mark Matthews	Imran Satti	
John Cain	Roger Hotz	Ian McLeod	Shane Schmidt	

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary lead crystal diamond paperweight. The winners are as follows:

David Ballard	Nickolay Gusev	Carla Miller	John Reinbott	Adrienne Ross
David Cassidy	Jeff Hermes	Arkadi Nulman	Scott Remmey	Ruben Soberanes
Denard Cooper	Brian Martinez	Theodore Pappas	John Rice	Charles Todd
Timothy Cruise	Kelly McDonald	James Peate	Charles Rodriguez	David Wang
Steve Fujitani	Harold McSweeney	Deborah Peers	Marc Rosen	

P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, won a 50th Anniversary key ring light and license plate frame. The winners are as follows:

Kenneth Altizer	Jacqueline deVooght	Patti Morgan	Mary Sandoval	Bryan Wudrick
Catherine Briggie	William Gibson	Laurie Onasch	Gil Sciacqua	
Richard Case	Krissa Hensley	Ayana Prendergast	Kenneth Sturm	
Becky Cutler	Erin McKee	Cassandra Robinson	Gary Wooten	

All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, won a 50th Anniversary lead crystal diamond paperweight. The winners are as follows:

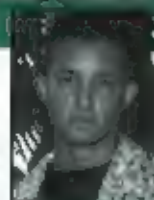
Malka Arony	Manon Brulotte	George Farenthold	Patricia Osach
Denise Bateman	Susan Cooksey	Joseph Galusha	Mario Soljan
Linda Bauknecht-Hicks	Darrell Dorey	Sandra Johnson	Joseph Ward

CAESARS PALACE

SUPERVISING AGENTS



1. Kevin Surles
Dallas, TX



2. Peter Voigt
Tampa, FL



3. Deborah Peers
Calgary, AB

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

November Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Kevin Surles	\$28,211	\$32,266		86	6	David Zophin	Ed Orell
2. Peter Voigt	21,222	24,913		84	2	Matt Henderson	Marc Zipper
3. Deborah Peers	14,948	33,623		97	4	Steven Lee	Rick Altig
4. Kirk Andersen	14,802	18,862		88	4	Matt Henderson	Marc Zipper
5. Joseph Diacedue	14,047	21,173		93	5	Glynn Bergeron	Robert Colley

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Kevin Surles	\$49,354	\$75,419		86	6	David Zophin	Ed Orell
2. Stephen Mornberg	45,094	104,378	80.57	83	3	Jeffery Churchfield	Rick Altig
3. Iean Finley	43,494	128,914	74.96	80	0	Scott Sonnenberg	Larry Geneser
4. Izz Issa	41,827	63,781		87	1	Eichin Bagirov	Ali Shahrak
5. Charlotte Braddon	39,211	84,386		86	3	Michael Hanson	Altig-Martyn

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Michael Redd
Dallas, TX
Record Breaker!



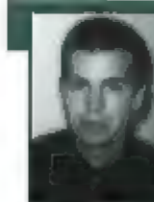
2. Arkadi Nulman
Kansas City, MO



3. Eric Neal
St. Louis, MO



4. Jose Sanchez
Downer's Grove, IL



5. Jason Launius
Los Angeles, CA

All Time Record to Beat

Month: \$79,877 1st Yr. Michael Redd

All Time Record to Beat

Month: \$103,854 Net ALP Don Foli

November Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$94,260	\$96,386		91	20	David Zophin	Ed Orell
2. Arkadi Nulman	49,553	69,245	84.27	86	5	Vlad Basov	Larry Geneser
3. Eric Neal	49,208	69,066	83.40	87	8	Slav Bitman	Larry Geneser
4. Jose Sanchez	48,886	51,312	84.30	89	10	Eric Nichols	Scott Smith
5. Jason Launius	35,894	35,894		92	7	Lee Conti	David Cohen
6. Leanne Hughes	34,828	52,766	77.44	80	7	David Brister	Eric Giglione
7. Greg Spence	31,412	32,132	79.27	87	8	David Zophin	Ed Orell
8. Christian Adams	29,132	35,585		85	6	Vito Pecoraro	Eric Giglione
9. James Beck	27,860	31,869		88	6	Steven Jakubczak	Scott Smith
10. Maurice Davies	27,185	35,700	82.56	98	5	Stephen Ross	Steve Friedlander

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat

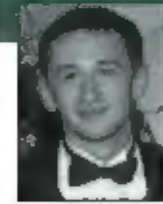
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$406,584	\$476,513	83.40	87	6	Slav Bitman	Larry Geneser
2. Gary Selesky	343,912	409,379	80.44	85	7	Michael Knapick	Scott Smith
3. Leanne Hughes	256,981	448,072	77.44	80	7	David Brister	Eric Giglione
4. Michael Redd	256,011	296,568		91	20	David Zophin	Ed Orell
5. Jose Sanchez	220,899	297,568	84.30	89	10	Eric Nichols	Scott Smith
6. Jeffrey Ravnitzky	219,501	225,398	78.41	87	6	Nicholas Nitkowski	Tom Williams
7. Arkadi Nulman	171,831	187,433	84.27	86	5	Vlad Basov	Larry Geneser
8. Damon Hartley	151,221	187,636		85	2	Slav Bitman	Larry Geneser
9. Rudl Camenzind	146,344	247,486	85.06	89	2	Erik Graham	David Cohen
10. Wayne Huber	144,047	186,667	75.89	82	5	John Huber	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Master General Agents



1. Slav Bitman
St. Louis, MO



2. David Zophin
Dallas, TX



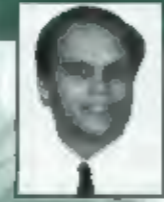
3. Eric Nichols
Downer's Grove, IL



4. Paul Rumbuc
Rochester, NY



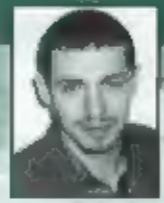
5. Lee Conti
Los Angeles, CA



6. Stephen Ross
Auckland, NZ



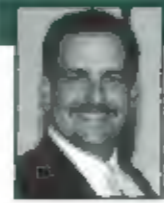
7. Christine Hartman
Phoenix, AZ



8. Vlad Basov
Kansas City, MO



9. Wilbur Smith
Redmond, WA



10. John McCreary
San Diego, CA

November Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$126,296	\$148,840	76.89	78	20	Larry Geneser
2. David Zophin	105,418	105,186	74.94	79	31	Ed Orell
3. Eric Nichols	102,833	127,192	78.30	83	18	Scott Smith
4. Paul Rumbuc	99,898	99,898	84.24	89	18	Durhon Oldham
5. Lee Conti	74,764	100,573	78.19	85	18	David Cohen
6. Stephen Ross	57,426	73,287	78.09	93	11	Steve Friedlander
7. Christine Hartman	51,450	70,860	78.40	81	14	Cohen-Hartman
8. Vlad Basov	50,966	82,924	78.48	79	7	Larry Geneser
9. Wilbur Smith	47,815	78,056	79.84	81	24	Rick Altig
10. John McCreary	44,896	49,373	87.52	94	6	Furer-Whittinghill
11. Wendell Bangs	43,379	57,392	81.33	83	13	Rick Altig
12. Steven Jakubczak	43,378	53,229		83	7	Scott Smith
13. Robert Olson	41,256	52,698	76.67	79	12	Scott Smith
14. Don Goodwin	40,706	42,924		83	10	Kevin Pawlowski
15. Roger Fung	39,851	45,036	78.46	78	10	Rick Altig
16. Lawrence Hauck	39,630	45,573	82.05	93	9	Steve Friedlander
17. Kevin Lacy	37,858	36,340		79	12	Ed Orell
18. Steven Lee	37,217	42,510	81.51	78	8	Rick Altig
19. John Akers	37,151	36,787		84	10	Chris Lafond
20. Gregory Strausser	36,481	37,575	80.24	82	10	Zeidner-Cowan

YTD Production

All Time Record to Beat
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$1,558,013	\$1,635,072	76.89	78	20	Larry Geneser
2. David Zophin	988,960	998,962	74.94	79	31	Ed Orell
3. Paul Rumbuc	637,817	654,369	84.24	89	18	Durhon Oldham
4. Michael Knapick	619,737	752,508	75.08	79	14	Scott Smith
5. Eric Nichols	601,727	746,943	78.30	83	18	Scott Smith
6. Christine Hartman	482,590	759,874	78.40	81	14	Cohen-Hartman
7. Lee Conti	480,231	777,179	78.19	85	18	David Cohen
8. Gregory Partee	449,870	580,364	77.62	84	10	Hancock-Boles
9. Vlad Basov	432,628	871,762	78.48	79	7	Larry Geneser
10. Stephen Ross	401,276	581,510	78.09	93	11	Steve Friedlander
11. David Iriye	371,651	381,314	74.73	83	11	David Cohen
12. Steven Lee	361,444	457,653	81.51	78	8	Rick Altig
13. Wendell Bangs	356,136	525,280	81.33	83	13	Rick Altig
14. Erik Graham	335,425	834,015	81.83	88	8	David Cohen
15. Danny VanHouten	330,389	412,476	82.94	79	11	Joseph Manone
16. Steven Jakubczak	328,258	366,365		83	7	Scott Smith
17. Gregory Strausser	324,628	326,498	80.24	82	10	Zeidner-Cowan
18. Robert Olson	309,671	656,680	76.67	79	12	Scott Smith
19. Wilbur Smith	296,237	911,672	79.84	81	24	Rick Altig
20. Kevin Lacy	290,544	316,363		79	12	Ed Orell

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
 65 Percent and 70 Percent MGA Contracts
 57.5 Percent GAs Coded Under MGA

November Bonus Qualifiers

Paul Rumbuc \$9,661	Lawrence Hauck \$2,898	Arkadi Nulman \$1,171	Eric Dionne \$834	Rosario Aguilar \$334
David Zophin \$8,699	Paul Anderson \$2,861	John Franklin \$1,126	Jose Sanchez \$746	Andre Abramovich \$266
Eric Nichols \$8,576	Bill Cook \$2,775	Michael Knapick \$1,083	Nell Zeigler \$736	Kouassi Appiah \$259
Slav Bitman \$8,272	Steven Jakubczak \$2,732	Danny VanHouten \$1,047	John Akers \$668	Dorian Oldham \$253
John McCreary \$5,723	Theodore Pappas \$2,572	Greg Spence \$1,037	Gregory Partee \$658	Maria Esposito \$240
Stephen Ross \$4,937	Gregory Strausser \$2,227	David Hausman \$1,033	Maurice Davies \$650	Edmundo Martinez \$236
Kevin Lacy \$4,860	Steven Lee \$2,164	Leonard Leach \$1,003	Ed Stallworth-Cherry \$614	Peter Nikolov \$234
Lee Conti \$4,258	Glynn Bergeron \$2,113	Gloria Sanchez \$1,001	David Wang \$542	Leslie Taylor \$232
Vlad Basov \$4,190	Dennis Muth \$2,042	Jeff Churchfield \$998	James Beck \$504	Sam Hartleroad \$228
Robert Olson \$3,731	Michael Redd \$1,863	Jason Launius \$993	Damon Hartley \$501	Peter Novellino \$226
Adam Kiss \$3,728	Don Goodwin \$1,843	James Dattilo \$963	Wayne Hendricks \$453	Errol Doerr \$175
Ladi Lesanek \$3,557	Wendell Bangs \$1,840	Scott Geisel \$937	George Vrbn \$451	Julie Aprahamian \$151
Christine Hartman \$3,385	Roger Fung \$1,733	Marcellus Adams \$918	Gary Selesky \$361	
Scott Baker \$3,134	Hurst Kopp \$1,603	Michael Hanson \$905	Wesley Bangs \$354	
Wilbur Smith \$3,045	Eric Neal \$1,351	Daniel Blair \$901	Roland Fletcher \$339	

Total \$138,734

**CAESARS.
PALACE**

**FROM
FIELD
New
State
General
Agents**



Gleb Ostrovsky

Gleb has been promoted to State General Agent in Mississippi. Gleb has been a Manager in the Ridgeland, Mississippi Agency since 1998. He has been with American Income Life since April 1995.

"I was formerly a journalist in Russia, but since starting at American Income I have come to understand what opportunity unlimited truly means."

Congratulations Gleb!



Robert Patterson

Robert has been promoted to State General Agent in New Mexico. Robert was formerly a Manager out of the Charlotte, North Carolina Agency. He has been with American Income Life since August 1994.

"Being an SGA brings with it a greater social responsibility. This is why I have a strong belief in doing it right. Eddie Norman taught me that."

Congratulations Robert!



Chris Wittenbach

Chris has been promoted to State General Agent in Mississippi. Chris was formerly a Master General Agent out of the Ridgeland, Mississippi Agency. He has been with American Income Life since October 1994.

"When I was recruited in 1994 by Larry Geneser, I never dreamed this opportunity would get me where I am today."

Congratulations Chris!



Eric Giglione

Category I	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Eric Giglione	\$352,101	\$144,000	245	\$476,611	78	75.00	\$2,504,026	\$1,452,000	172	\$3,837,382
	Ed Orell	144,841	96,000	151	164,669	81	75.83	1,150,834	732,000	157	1,309,744
	Scott Smith	261,527	192,000	136	380,697	79	75.55	2,884,309	1,764,000	164	4,245,767
	David Cohen	133,503	108,000	124	247,251	86	79.35	1,332,725	972,000	137	2,494,660
	Richard Rutt	101,464	96,000	106	110,389	91	89.94	491,091	624,000	79	499,241
	Hancock-Boles	85,515	84,000	102	135,663	80	77.38	982,949	852,000	115	1,333,161



Durhon Oldham

Category II	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Durhon Oldham	\$103,048	\$60,000	172	\$103,048	89	84.58	\$720,549	\$384,000	188	\$720,549



David Cohen & Steve Hartman

Category III	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Hartman	\$56,268	\$48,000	117	\$86,734	82	77.56	\$582,971	\$528,000	110	\$1,012,162



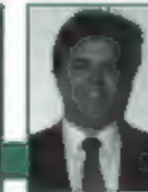
Steve Friedlander

Category IV	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Steve Friedlander	\$105,352	\$36,000	293	\$137,389	92	75.16	\$937,177	\$396,000	237	\$1,235,341
	Joseph Manone	56,347	36,000	157	98,793	82	81.47	748,472	396,000	189	1,333,278



Chris Lafond

Category V	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Chris Lafond	\$44,065	\$24,000	184	\$89,359	80	76.80	\$408,334	\$264,000	155	\$579,068



Cindy Furer & Bob Whittinghill

Category VI	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Furer-Whittinghill	\$81,508	\$36,000	226	\$98,376	90		\$234,294	\$144,000	163	\$346,571
	Wittenbach-Ostrowsky	45,020	24,000	188	51,590	98		62,058	24,000	259	70,263
	Robert Patterson	36,758	24,000	153	36,758	97		51,642	24,000	215	52,138
	Hughes-Parekh	31,037	24,000	129	44,171	95		40,016	24,000	167	60,731
	Tim Schroeder	19,568	24,000	82	23,391	84		99,158	112,000	88	118,329

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

It's All About You!

It is hard to believe we are bringing to a close another year. It feels like it was just yesterday when we set out to write \$60 million of Net ALP. You have not only achieved that goal but will exceed it by a good amount. I say you because P.R. Representatives are an integral part of every Agency and often are the unsung heroes behind our collective success. Without you, and your lead generating work, record production would not be possible!

It has been an exciting and eventful year, one which has opened new doors and created new opportunities. At the same time, this year has forced us to delve further into our markets and dig deep into our souls to find the strength to move forward. While we would like to erase the events of Sept. 11,

that day will always be etched in our memories and hearts. Through the ordeal we have begun to recognize just how precious life truly is. We have come to discover there is a tremendous need still waiting to be met, a need which we can help fill through the benefit programs we offer to members and their families. Labor is in great need of additional benefits, and credit unions are now facing competitive challenges along with budget limitations. These things have left union and credit union organizations open to building a relationship with us,

and that is a win for everyone!

As we head into the new year, this combination of forces will ultimately bring an additional wealth of leads. There will be an increasing awareness and urgency to maximize every lead opportunity with every group, in every town in our territories. In order to keep pace with the tremendous production increases, we must put our efforts into high gear to systematically reach out to every group.

Our relationship with labor is closer now than it has ever been before. We have more contacts, more open doors and greater acceptance than at any time in our history. It is now up to us, collectively, to embrace the challenges and accept the changes necessary to begin producing leads at unprecedented levels.

There is one thing I have no reservations about — I know you are up to the challenge. You know what it takes to create explosive lead growth and market penetration. You have the energy, enthusiasm and commitment to reach new heights. Let's conquer our markets one group at a time by bringing benefits, opportunity and, most importantly, our commitment in word and deed. With that done, this time next year we will be awed by the new heights we will have achieved.

You continuously make Public Relations and our marketplaces the most exciting, dynamic opportunity anywhere! Finally, let me take this opportunity to wish each of you a very safe, joyous and uplifting holiday season!



from the desk of
Paul Straubel
Vice President National
Director of Marketing

"The greatest force for improvement is resistance to change."

— Eli Goldratt

Qualifiers

Robin Denham	\$975
Laurie Onasch	\$975
Leo VanDenBussche	\$943
Susan Fuldauer	\$878
Malka Arony	\$813
Jenny Williams	\$780
Kenneth Altizer	\$750
Darrell Dorey	\$750
Al Wall	\$725
Joseph Ward	\$725
Richard Meshulam	\$683
Bernard Wendekler	\$683
Ann Bowyer	\$650
William Gibson	\$650
Ayana Prendergast	\$600
Donald Spahn	\$600
Patti Morgan	\$525
Jacqueline deVooght	\$500
Sandra Johnson	\$420
Catherine Briggie	\$400
Timothy Farr	\$400
Gilbert Sciacqua	\$400
Richard Case	\$375
Brenda DiSomma	\$375
Vivian Dwyer	\$375
Rona Spano	\$375
Denise Bateman	\$360
Anat Cohen	\$315
Suzanne Powers	\$315
Cheryl Cook	\$300
Kristin Lalond	\$300
John Wilkinson	\$288
Susan Gilbert	\$275
Krissa Hensley	\$275
Susan Cooksey	\$250
Robert Cox	\$250
Erica Dalager	\$250
Erin McKee	\$250
Marjorie Wade	\$250
John Molina	\$240
Pater Nielsen	\$210
Stephanie Hilton	\$200

Total
\$20,653



JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

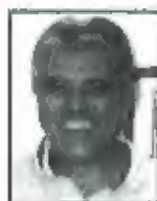
CAESARS PALACE

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Bernard Wendekier
Kaneohe, HI



Leo VanDenBussche
Winnipeg, MB

Category B:



Malka Arony
Phoenix, AZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Darrell Dorey
Halifax, NS
Record Breaker!



Patti Morgan
Shreveport, LA

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,091	Rick Altig
2. Malka Arony	6,070	Cohen-Hartman
3. Rona Spano	5,527	Scott Smith

All Time PR Card Production Record
Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Bernard Wendekier	3,378	Rick Altig
2. Leo VanDenBussche	3,046	Rick Altig
3. William Gibson	2,712	Scott Smith

Category B	No. Cards	SGA
1. Malka Arony	3,623	Cohen-Hartman
2. Laurie Onasch	2,087	Joseph Manone
3. Cheryl Cook	1,853	Dennis Ishler

All Time PR Group Production Record
Month: 61 groups Patti Morgan

Category C	No. Groups	SGA
1. Darrell Dorey	119	Ramin Kouladji
2. Patti Morgan	32	Tim Schroeder
3. David Blaisdell	26	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	155,758	Rick Altig
2. Charles Hill	48,272	Jatoft-Foti
3. Rona Spano	39,049	Scott Smith

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
1. Al Wall	27,563	Joshua Chalom
2. Robin Denham	26,683	Larry Geneser
3. Leo VanDenBussche	28,072	Rick Altig

Category B	No. Cards	SGA
1. Laurie Onasch	28,835	Joseph Manone
2. Malka Arony	19,089	Cohen-Hartman
3. Darrell Dorey	11,440	Ramin Kouladji

All Time PR Card Production Record
YTD: 320 groups Darrell Dorey

Category C	No. Groups	SGA
1. Darrell Dorey	309	Ramin Kouladji
2. Patti Morgan	158	Tim Schroeder
3. Joseph Ward	123	Larry Geneser

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

The AIL Labor Advisory Board Welcomes...



Stuart Appelbaum, President of the Retail, Wholesale and Department Store Union, was unanimously elected to American Income Life's Labor Advisory Board in late October. Mr. Appelbaum brings both political and labor leadership expertise to AIL's one-of-a-kind advisory board.

What is now known as the Retail, Wholesale and Department Store Union

Stuart Appelbaum

President of the Retail, Wholesale and Department Store Union

(RWDSU) was formed in a 1954 merger between the Playthings, Jewelry and Novelty Workers Union and the Distributing, Processing and Office Workers Union. The RWDSU represents

100,000 working women and men in the United States and Canada. RWDSU members work in a wide variety of occupations that range from food processing to manufacturing and retail to health care.

Stuart Appelbaum is a *summa cum laude* graduate of Brandeis University and a honors graduate from Harvard Law School. He has previously served as chief

house counsel of the Democratic National Convention Committee, coordinator of special projects for the Michigan State AFL-CIO, and as executive assistant to the secretary of the State of Connecticut.

Mr. Appelbaum became president of the Retail, Wholesale and Department Store Union in May 1998. Before being elected president, Appelbaum served as international secretary-treasurer, vice-president, executive board member, and assistant to the president and coordinator of special projects.

Stuart Appelbaum is currently serving on the board of several other organizations, including the New York State AFL-CIO, the New York City Central Labor Council, the AFL-CIO Department for Professional Employees, and the Jewish Labor Committee.

Mr. Appelbaum brings a tremendous amount of experience and knowledge to American Income's Labor Advisory Board. Stuart Appelbaum has spent his entire career as an advocate for working men and women, and we are pleased he has accepted a position on this advisory board. We look forward to Mr. Appelbaum's continued contribution to American Income Life.

Congratulations!

"Nothing happens unless first a dream."

— Carl Sandburg

The Power of One



This past year has shown us that with workable recruiting systems in place and capable people managing them, Agency growth is not only possible, but inevitable!

In October, you wrote \$6.7 million in Net ALP and recruited 370 new Agents — both are all-time records for American Income. Our field force has grown by

from the desk of
Bo Gentile
National Recruiting
Director

over 29 percent since January, and through your tremendous efforts, that percentage continues to grow month after month. The production records you have set this year along with achieving this

recruiting growth is something of which we all should be very proud.

In 2002, our goal is to increase the number of new Agents by 38 percent. This will give us a field force of over 2,500 Agents by the end of 2002! Do you think you are up to the challenge?

One of the simplest ways to achieve this goal is to constantly be on the look out for the next great Agent. It could be your neighbor, the service manager at your local car dealership; it could even be the check-out person at the corner grocery store. The point is it could be anyone, and if you are not looking you could miss out on a your moment of opportunity. Just think if everyone

recruited one person, and that person recruited one person, and so-on and so forth. By this time next year we could more than double our sales force. It is that simple. All it takes is one person!

It is also important to remember the key to any successful recruiting system is its management team. If you are a Manager, it is important to realize that it is your responsibility to always be looking for the management potential in all of the Agents you contract. Development of Managers and leaders is a key factor in continuing each Agency's growth.

Set a goal for yourself and for your team. How many SAs, GAs, and MGAs do you need? How many of you want to be promoted to SAs, GAs, and MGAs? As a Manager, make sure the people wanting to be promoted know what it will take for them to achieve their promotion goals, and make sure you know what you need to do to help them achieve those goals. Most of all, hold yourself and your team accountable to the goals you set.

I know we can do this. I know we are up to the challenge. The reason I know is because you have the momentum and recruiting systems in place, along with the greatest career opportunity anywhere! Remember it only takes one.

If we can take a \$60 million goal and blow it out of the water, just think what we can accomplish when it comes to recruiting. Together we will reach our new goal of \$70 million, and together we will build our field force to over 2,500 Agents!

Happy Holidays!

"Large streams from little fountains flow, tall oaks from little acorns grow."

— David Everett

One Moment

A Lifetime of Memories

Create a storybook of memories on an unforgettable trip to the French Riviera.

French Riviera Standings

Listed below are the top Agencies for the French Riviera contest through November 2001.

First Place	Steve Friedlander Agency	279 Percent of Quota
Second Place	Eric Giglione Agency	203 Percent of Quota
Third Place	Joseph Manone Agency	190 Percent of Quota
Fourth Place	Chris Lafond Agency	189 Percent of Quota
Fifth Place	Duchon Oldham Agency	187 Percent of Quota
Sixth Place	Scott Smith Agency	176 Percent of Quota
New Agency	Ed Orell Agency	166 Percent of Quota

Brush-up on your French and join American Income in the fabulous French Riviera! Au revoir!



Another Great AIL Destination